

SB2266



99TH GENERAL ASSEMBLY

State of Illinois

2015 and 2016

SB2266

Introduced 1/27/2016, by Sen. John G. Mulroe

SYNOPSIS AS INTRODUCED:

215 ILCS 5/355.4 new

Amends the Insurance Code. Provides that a health insurer that covers dental services file a report known as the Dental MLR Annual Report every year. Provides that the Director of Insurance may conduct examinations of information included in an insurer's MLR annual report upon giving the insurer 30 days' notice. Provides that the insurer shall have 30 days from the day of notification to comply with record requests, unless the Director finds good cause shown for an extension. Provides that the Department shall make available to the public all the data given to the Department pursuant to this Section. Excludes policies covering dental services under the State of Illinois Medicaid program.

LRB099 16014 EGJ 40331 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by adding
5 Section 355.4 as follows:

6 (215 ILCS 5/355.4 new)

7 Sec. 355.4. Minimum loss ratio reports for dental plans.

8 (a) A health insurer that issues, sells, renews, or offers
9 a specialized health insurance policy covering dental services
10 shall, no later than September 30, 2017 and each year
11 thereafter, file a Dental MLR Annual Report with the Department
12 that is organized by market and product type and contains the
13 same information required in the 2013 federal Medical Loss
14 Ratio (MLR) Annual Reporting Form (CMS-10418).

15 (b) The reporting year for the Dental MLR Annual Report is
16 the calendar year during which dental coverage is provided by
17 the plan. All terms used in the Dental MLR Annual Report shall
18 have the same meaning as used in the federal Public Health
19 Service Act (42 U.S.C. Sec. 300gg-18) and Part 158 (commencing
20 with 158.101) of Title 45 of the Code of Federal Regulations.

21 (c) If the Director decides to conduct an examination
22 because the Director finds it necessary to verify the health
23 insurer's representations in the Dental MLR Annual Report, the

1 Department shall provide the health insurer with a notification
2 30 days before the commencement of the examination.

3 (d) The health insurer shall have 30 days after the date of
4 notification to electronically submit to the Department all
5 requested records specified by the Department. The Director may
6 extend the time for a health insurer to comply with this
7 subsection (d) upon a finding of good cause.

8 (e) The Department shall make available to the public all
9 of the data provided to the Department pursuant to this
10 Section.

11 (f) This Section does not apply to an insurance policy
12 issued, sold, renewed, or offered for health care services or
13 coverage provided as a function of the State of Illinois
14 Medicaid coverage for children or adults or disability
15 insurance for covered benefits in the single specialized area
16 of dental-only health care that pays benefits on a fixed
17 benefit, cash payment-only basis.